

Information to identify the case:			
Debtor 1	Wilma Stroh		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-70562-JAD		
	Social Security number or ITIN	xxx-xx-5920	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 9/10/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Wilma Stroh	
2. All other names used in the last 8 years		
3. Address	127 Cashman Rd Altoona, PA 16601	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 10/7/19

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 1/21/20

Filing deadline: 3/9/20

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:
11/22/19 at 10:00 AM , Location: **Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Wilma Stroh
 Debtor

Case No. 19-70562-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
 Form ID: 309I

Page 1 of 3
 Total Noticed: 43

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db +Wilma Stroh, 127 Cashman Rd, Altoona, PA 16601-7653
 aty +Jeffrey A. Muriceak, Evey, Black Attorneys, 401 Allegheny Street, PO Box 415,
 Holidaysburg, PA 16648-0415
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +Blair County Tax Claim Bureau, 423 Allegheny St. Ste 143, Holidaysburg, PA 16648-2047
 15120493 +Actioncard, Pob 105555, Atlanta, GA 30348-5555
 15120495 +Blair County Tax Claim Bureau, 423 Allegheny Street, Hollidaysburg, PA 16648-2022
 15120497 +Blair County Tax Claim Bureau, Blair County Courthouse, 423 Allegheny Street, Suite 143,
 Hollidaysburg, PA 16648-2047
 15120503 +Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940
 15120509 +Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710
 15120510 M&T Bank, PO Box 619063, Dallas, TX 75261-9063
 15120511 +Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-4326
 15120512 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissn Inf Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
 15120516 ++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007
 (address filed with court: Remit Corporation, Assigne Of Unifund CCR, 36 West Main Street,
 Bloomsburg, PA 17815)
 15120515 +Reliance Sav Bk, 1119 12th St, Altoona, PA 16601-3419

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Oct 08 2019 02:47:29 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 08 2019 02:47:57 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Oct 08 2019 02:47:59
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721

cr +EDI: PRA.COM Oct 08 2019 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15135161 EDI: AIS.COM Oct 08 2019 06:38:00 American Info Source Lp, Post Office Box 248848,
 Oklahoma City, OK 73124-8848
 15120494 EDI: BANKAMER.COM Oct 08 2019 06:38:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 15120499 EDI: CAPITALONE.COM Oct 08 2019 06:38:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 15120502 +EDI: CREDPROT.COM Oct 08 2019 06:38:00 Crd Prt Asso, 13355 Noel Rd Ste 2100,
 Dallas, TX 75240
 15120498 +EDI: CAPITALONE.COM Oct 08 2019 06:38:00 Capital One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 15120500 +EDI: CHASE.COM Oct 08 2019 06:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 15120501 +EDI: WFNNB.COM Oct 08 2019 06:38:00 Comenity Bank/lnbryant, Po Box 182789,
 Columbus, OH 43218-2789
 15120504 +EDI: RCSFNBMARIN.COM Oct 08 2019 06:38:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 15120504 +E-mail/PDF: creditonebknofications@resurgent.com Oct 08 2019 02:56:18 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 15120505 +EDI: DISCOVER.COM Oct 08 2019 06:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 15120506 +E-mail/Text: bknotice@ercbpo.com Oct 08 2019 02:48:06 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 15120507 +EDI: WFNNB.COM Oct 08 2019 06:38:00 Fashion Bug, Po Box 84073, Columbus, GA 31908-4073
 15120508 +EDI: AMINFOFP.COM Oct 08 2019 06:38:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 15135177 EDI: JEFFERSONCAP.COM Oct 08 2019 06:38:00 Jefferson Capital, PO BOX 7999,
 Saint Cloud, MN 56302
 15128297 EDI: JEFFERSONCAP.COM Oct 08 2019 06:38:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 15135179 EDI: RESURGENT.COM Oct 08 2019 06:38:00 LVNV Funding, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 15135179 E-mail/PDF: resurgentbknofications@resurgent.com Oct 08 2019 02:57:02 LVNV Funding,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15133552 +EDI: AGFINANCE.COM Oct 08 2019 06:38:00 ONEMAIN, P.O. Box 3251,
 Evansville, In. 47731-3251
 15120513 +EDI: AGFINANCE.COM Oct 08 2019 06:38:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
 15135185 EDI: PRA.COM Oct 08 2019 06:38:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
 15135184 +EDI: RESURGENT.COM Oct 08 2019 06:38:00 Pinnacle Credit Services, LLC,
 c/o Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
 15135184 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 08 2019 02:57:45
 Pinnacle Credit Services, LLC, c/o Resurgent Capital, PO Box 10587,
 Greenville, SC 29603-0587
 15120517 +EDI: DRIV.COM Oct 08 2019 06:38:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244
 15120518 +EDI: RMSC.COM Oct 08 2019 06:38:00 Syncc/jcp, Po Box 965007, Orlando, FL 32896-5007

District/off: 0315-7

User: mgut
Form ID: 309I

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Total Noticed: 43

Date Rcvd: Oct 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15122037 +EDI: RMSC.COM Oct 08 2019 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15120519 +E-mail/Text: bankruptcydepartment@tsico.com Oct 08 2019 02:48:20 Transworld Sys Inc/51,
507 Prudential Rd, Horsham, PA 19044-2308
15135192 +EDI: VERIZONCOMB.COM Oct 08 2019 06:38:00 Verizon, 500 Technology Drive Suite 30,
Weldon Spring, MO 63304-2225
15120520 +E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 08 2019 02:48:00 Westlake Financial,
4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15135160* +Actioncard, Pob 105555, Atlanta, GA 30348-5555
15135162* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
15120496* +Blair County Tax Claim Bureau, 423 Allegheny St, Hollidaysburg, PA 16648-2022
15135164* +Blair County Tax Claim Bureau, 423 Allegheny St, Hollidaysburg, PA 16648-2022
15135163* +Blair County Tax Claim Bureau, 423 Allegheny Street, Hollidaysburg, PA 16648-2022
15135165* +Blair County Tax Claim Bureau, Blair County Courthouse, 423 Allegheny Street, Suite 143,
Hollidaysburg, PA 16648-2047
15135167* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238)
15135170* ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500,
PLANO TX 75093-4805
(address filed with court: Crd Prt Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240)
15135166* +Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15135168* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
15135169* +Comenity Bank/lmbryant, Po Box 182789, Columbus, OH 43218-2789
15135171* +Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940
15135172* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
15135173* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15135174* +Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
15135175* +Fashion Bug, Po Box 84073, Columbus, GA 31908-4073
15135176* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
15135178* +Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710
15135180* M&T Bank, PO Box 619063, Dallas, TX 75261-9063
15135181* +Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-4326
15135182* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissn Inf Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
15135183* +Onemain, Po Box 1010, Evansville, IN 47706-1010
15135188* ++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007
(address filed with court: Remit Corporation, Assigne Of Unifund CCR, 36 West Main Street,
Bloomsburg, PA 17815)
15135186* +Raymond W. Kessler, Esquire, 36 West Main Street, Bloomsburg, PA 17815-1703
15135187* +Reliance Sav Bk, 1119 12th St, Altoona, PA 16601-3419
15135189* +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
15135190* +Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
15135191* +Transworld Sys Inc/51, 507 Prudential Rd, Horsham, PA 19044-2308
15135193* +Westlake Financial, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847
15120514 ##+Raymond W. Kessler, Esquire, 36 West Main Street, Bloomsburg, PA 17815-1703

TOTALS: 0, * 29, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: mgut
Form ID: 309I

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Total Noticed: 43

Date Rcvd: Oct 07, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2019 at the address(es) listed below:

Jeffrey A. Muriceak on behalf of Creditor Blair County Tax Claim Bureau
jmuriceak@eveyblack.com, choover@eveyblack.com
Lawrence W. Willis on behalf of Debtor Wilma Stroh ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4